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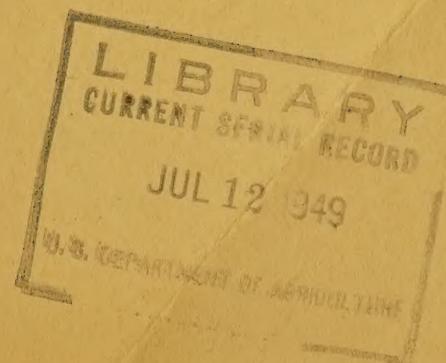
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UNITED STATES DEPARTMENT OF AGRICULTURE
FEDERAL CROP INSURANCE CORPORATION

TENTATIVE
June 15, 1949

1949 LOSS ADJUSTMENT MANUAL FOR DRY EDIBLE BEANS
(DOLLAR COVERAGE INSURANCE)

Section	Page
I Inspections and Preparation of the Inspection Report.....	1
II Adjustment of Claims.....	9
III Corrected Forms 863-B, Delayed Notices of Loss or Forms 867-B.....	24
IV Settlement of Loss Claims.....	26
V Distribution of Forms.....	26



1949 Loss Adjustment Manual for Dry Edible Beans
(Monetary Contracts)

GENERAL

Since this procedure deals almost entirely with the preparation of Inspection Reports and Statements in Proof of Loss the adjuster should thoroughly familiarize himself with the general provisions of the program as well as his responsibilities and those of the State Director, District Supervisor, and county committee in order that he may ably represent the Corporation in his field contacts. This information and instructions relative to Form FCI-8-Revised, "Notice to Corporation of Damage or Probable Loss" (herein called "Form 8") are contained in General Procedure 8-Revised, issued April 8, 1949.

SECTION I. INSPECTIONS AND PREPARATION OF THE INSPECTION REPORT

Subsection A. Inspections

1. It is essential that the adjuster clearly understands what constitutes an "insurance unit," because losses are adjusted on an insurance unit basis. An insurance unit consists of (a) all insurable acreage of beans in the county in which the insured has 100 percent interest at the time of planting, or (b) all insurable acreage of beans in the county which at the time of planting is operated by the insured as a share tenant and owned by one person, or (c) all insurable acreage of beans in the county which at the time of planting is owned by the insured and rented to one share tenant. In determining the land which constitutes an insurance unit, cash rented land or land rented for a fixed commodity rent shall be considered as owned by the lessee.
2. Land which is designated on the county crop insurance map as "unclassified" does not constitute an insurance unit or any part thereof. Neither shall an insurance unit include any acreage planted to beans but on which no insurance attached. There are three classifications of such acreage as follows:
 - a. Any acreage on which the crop is destroyed or substantially destroyed and on which it is practical to replant to beans, and such acreage is not replanted to beans;
 - b. Any acreage which the State Director determines was initially planted to beans too late to expect a normal crop to be produced; and
 - c. New ground acreage planted to beans the first year of cultivation.
3. When Form 8 received during the growing season does not include a request for release of acreage and the State Director or the District Supervisor (or the adjuster, where authorized) determines that an inspection is not necessary, a letter shall be directed to the insured setting forth the following:
 - a. The insured's contract number and the description of the acreage involved;
 - b. The reason an inspection is not deemed necessary at that time;
 - c. That any later material damage to the bean crop should be reported promptly and in addition he is required to report any loss immediately after completion of harvest or February 10, 1950, whichever is earlier.

d. That evidence of planting should not be destroyed or other use made of the acreage before an inspection is made by a Corporation representative.

This letter shall be prepared in triplicate, the original mailed to the insured, a copy forwarded to or retained by the State Director, and a copy filed in the insured's county office folder.

4. The adjuster shall visit the county office and familiarize himself with all material in the insured's file, including any Form 863-B previously prepared and current correspondence, and shall obtain records and other data which will be helpful to him in making the inspection, except in cases where he determines a visit to the county office is not necessary.
5. Where the adjuster finds that there has been a transfer of interest in an insured crop which took place after the beginning of planting but before the beginning of harvest or the time of loss, whichever occurs first, he shall determine whether Form FCI-21-Revised, "Transfer of Interest," has been filed. Form FCI-21-Revised should be filed within 15 days after the actual transfer of interest in the crop, except that if the premium had been paid prior to the transfer the 15-day requirement does not apply. FCI - General Procedure 8, Revised, outlines the conditions under which the transferee may obtain insurance on the crop transferred and contains instructions for the execution of Form FCI-21-Revised.

If the adjuster finds in any such case that Form FCI-21-Revised has not been filed and that the condition of the insured crop has not deteriorated since the transfer took place and it is during the growing season, the transfer could still be accepted even though the transfer may have occurred more than 15 days earlier. In such cases the adjuster shall inform the transferee that if he desires insurance on the interest transferred, it will be necessary for the transferee (and transferor if available) to file at the county office a Form FCI-21-Revised, or to execute this form and give it to the adjuster. If the transferee does not file a Form 21 with the adjuster in such cases, a Form FCI-6, "Statement of Facts," shall be prepared showing all the data required for Form FCI-21, Revised.

If the adjuster finds in any such case that a Form FCI-21-Revised has not been filed and it is more than 15 days since the transfer took place and the insured crop has deteriorated since the transfer, the adjuster shall prepare Form FCI-6 showing all pertinent facts and the data required for Form FCI-21-Revised, but shall not prepare Form FCI-21-Revised.

In any case where the adjuster finds that harvest has started before the transfer occurred, he should prepare a Form FCI-6 stating the facts in regard to the transfer of the crop but should not prepare a transfer of interest form.

When adjusting a loss in a case where the transfer involves only a portion of the acreage or interest on an insurance unit and the transferee does not obtain insurance on the acreage transferred, the adjuster should obtain all basic information on the acreage transferred so that, if necessary, in the computation of the loss for the acreage not transferred an unsigned supplemental Form FCI-967 can be prepared for the transferred acreage.

In cases of this kind, the transferee would not be afforded insurance protection on the acreage transferred and accordingly would not be eligible to claim any indemnity under the contract.

If the transferee gives the notice of damage or probable loss or raises a question regarding the right to an indemnity the requirements for transfer should be fully explained to him.

6. The adjuster shall prepare Form FCI-863-B, "Inspection Report," (herein called "Form 863-B") in accordance with subsection B below for each insurance unit at the time of each inspection of the unit. A separate Form 863-B shall be prepared for each part of an insurance unit in the following cases:
 - a. When both irrigated and non-irrigated practices are followed on parts of the insurance unit (applicable in Torrance County, New Mexico, only);
 - b. When a transfer of interest has been approved involving a part of the acreage or a part of the insured's interest in the bean crop on the unit; or
 - c. When the insured has different shares in the bean crop on parts of the unit;
 - d. When more than one class of beans are produced on the unit (Pea and medium white beans shall be treated throughout as one class of beans).

Subsection B. Preparation of Form 863-B

1. Heading

All entries are self-explanatory and shall be completed in every case. (In Huron County, Michigan, and Wayne and Livingston Counties, New York, the word "Level" and the applicable of either 1 or 2 to denote the level of insurance shall be added after the area number. In Torrance County, New Mexico, the letter I to indicate irrigated or NI to indicate non-irrigated shall be added after the area number.)

2. Part I - Field or Tracts Containing Damaged Acreage

Data for each field or tract containing damaged acreage shall be entered in Part I. Data for all fields or tracts may be entered for pre-harvest inspections at the discretion of the State Director but complete data for all fields or tracts must be entered at any time a loss is adjusted. Where there is insufficient space in Part I to record the necessary data, additional Forms 863-B shall be prepared and properly identified as "Continuation Sheet: Page of pages."

Column A: For pre-harvest inspections enter the identification of each field or tract as instructed by the State Director. When a loss is adjusted enter the identification of each field or tract on the unit. (This identification shall correspond with the identifying symbols assigned to each field or tract on the sketch map in Part III.)

Column B: Enter the estimated total acreage (or the measured acreage) of the bean crop in each field or tract. In the case of inspections during the growing season, the letter E should be entered and circled immediately following the acreage figure if the acreage is estimated and the letter M if the acreage is measured. The acreages entered at the time the loss is adjusted must be measured acreages.

Column C: Enter the acreage of the bean crop which is released in each such field or tract. This acreage will not include harvested acreage but on the Form 863-B prepared when the loss is adjusted it will include all unharvested acreage except that put to another use without the consent of the Corporation. (If no acreage is released enter a "zero.") Estimate this acreage as accurately as possible, except that the acreage shall be accurately determined (1) where all of the insured acreage on the insurance unit is being released or (2) where the boundaries of the acreage being released cannot be definitely determined at a later date. Where the acreage being released is only a part of the acreage in a field or tract and the acreage being released is not accurately determined, its location in the field or tract shall be sketched in the space provided in Part III.

The adjuster shall not release any acreage planted to beans until he determines that:

- a. The bean crop has been destroyed or substantially destroyed. The crop is not considered to be substantially destroyed unless it has been so badly damaged that farmers generally in the area where the land is located and on whose farms similar damage occurred would not further care for the crop or harvest any part thereof; (careful consideration should be given to the recuperative power of beans); and
- b. It is too late to replant land to beans in the area. The question of when it is practicable to replant shall be resolved by determining if producers generally in the area, particularly uninsured producers, are still planting or replanting. However, if the damaged acreage represents a small area of the county where farmers generally have secured satisfactory stands of beans reasonably early, the question of when it is too late to replant shall be resolved by determining what the majority of experienced bean growers would do if faced by conditions similar to the conditions on the farm in question. If producers generally are planting or replanting or if it is determined that under similar conditions the majority of experienced growers would replant, the insured shall be advised that unless the acreage is replanted to beans it will not be considered as insured acreage. The insured shall also be advised that no premium will be due and no loss will be payable on any acreage which is not insured acreage.

Where acreage of beans is destroyed or substantially destroyed after it is too late to replant, the adjuster shall release such acreage.

Column D: Enter the applicable number of the stage of production. The stages are as follows:

- 1st stage - Acreage not pulled or cut.
- 2nd stage - Acreage pulled or cut but not threshed.
- 3rd stage - Acreage threshed.

Column E: For each acreage released prior to threshing, enter a per acre appraisal of the estimated yield that would be realized if such acreage were threshed. In releasing acreage the Corporation is relinquishing its opportunity to determine the actual yield. Therefore, care must be taken by the adjuster in making this appraisal and he must assume that favorable growing conditions will prevail until threshing time. The adjuster shall determine whether any of the damage is due to causes not insured against, and if so, the extent of such damage shall be described in Part III.

The adjuster shall advise the insured that on any acreage where the bean crop has been partially destroyed but not released, proper measures must be taken to protect the crop from further damage in accordance with good farming practices. The adjuster shall also advise the insured that if insured bean acreage is put to another use without the consent of the Corporation, that acreage will be subject to a minimum appraisal of production which will result in no indemnity whatever.

If any acreage is put to another use without the consent of the Corporation an appraisal will be made for this acreage. Minimum appraisals for each county and class of beans insured are shown in Supplement 1.

Column F: For each acreage released, enter the production per acre to be counted. This entry shall be the entry in column E, minus the applicable allowance shown in Supplement 1.

Column G: Enter the primary insured cause of damage to the bean crop for each field or tract identified in column A.

Column H: Enter the date of damage to the insured crop in each such field or tract.

Verify the insured's reported share(s) in the bean crop, as indicated on Form 8. If the share(s) reported by the insured at the time of inspection as his share(s) in the bean crop at the time of planting varies from his previous reports, explain such discrepancy in Part III.

3. Part II - Threshed Beans

Part II shall include the shares of all persons in the threshed production of the bean crop on the unit (or part thereof covered by Form 863-B).

Routine completion of this Part shall not be considered adequate to determine the value and quantity of the beans threshed. The reasonableness of the reported quantity and quality of beans threshed as related to the acreage should be considered, and if necessary, other inquiry or search should be made, particularly if the value appears to be inconsistent with the value

of beans produced on other comparable farms in the area. In the case of stored beans, a representative sample must be taken and tests made to determine the defects that could be removed by milling or screening, moisture content, and grade or percent of pick, except that the information regarding quality contained on negotiable warehouse receipts may be accepted.

Item 1. Farm or Warehouse Stored Beans and Beans Sold. The data for each bin shall be recorded in item 1. All dimensions listed must be actual inside bin measurements and must be expressed in feet and tenths of feet. (Where the weight of the beans was determined before the beans were stored, and records of this determination are acceptable to the adjuster, the manner in which such determination was made shall be entered on one of the lines in item 1 and only columns (P) through (U) need be completed for these beans.)

Column I: Enter the bin number of farm stored beans, which shall be assigned by the adjuster if the bin is not already numbered.

If all or any portion of the beans are warehouse stored a cross-reference to the name of the warehouse shown in item 2 must be made.

If all or any portion of the beans are sold a cross-reference to the name of the purchaser shown in item 2 must be made. If more than one grade or pick is applicable to the threshed beans a separate line (e.g., a, b, c, etc.) must be used for each grade or pick. Care should be exercised in determining whether the insured is retaining any seed beans for the next year. If none are retained the words "No seed beans retained" shall be written in Part III.

(Columns J through O are to be used only for unbagged beans stored on the farm.)

Column J: Enter the length of the bin. If the bin is round, enter the diameter and strike out the words "length or."

Column K: Enter the width of the bin. If the bin is round, no entry shall be made.

Column L: Enter the depth of the beans in the bin. The beans must be level in the bin before the depth can be measured.

Column M: Enter the gross cubic feet of the beans which shall be computed by the following applicable method:

Rectangular bins (inside measurements)

Multiply the length by the width by the depth of the beans.
(Columns J x K x L). Round to tenths of a foot after each computation.

Round bins (inside measurements)

Multiply the square of the diameter by 0.7854 and multiply the result by the depth of the beans. (Columns J x J x 0.7854 x Column L). Round to tenths of a foot after each computation.

Column N: Enter the cubic feet of deduction for space occupied by chutes, vents, studs, cross-ties, etc., if any, which have been included in the overall measurements of the beans.

Column O: Enter the result obtained by subtracting the quantity shown in column N from the quantity shown in column M.

Column P: Enter the result (cwt.) obtained by multiplying the net cubic feet shown in column O by 0.48. Round to pounds. The conversion factor, 0.48, is based on an assumed test weight of 60 pounds to the bushel. If the insured believes that the actual test weight is more or less than stated, an actual test weight per bushel should be obtained and multiplied by 0.008 in order to determine the correct conversion factor. In such cases the new conversion factor should be substituted for 0.48.

If the insured bean crop produced on the insurance unit is sacked and stored either on or off the farm, the total number of sacks of beans and the average weight of beans per sack (not including the weight of the sack) must be noted in Part III, and the product of these two figures entered in the applicable of column P or column R.

If the actual test weight is to be determined, representative samples shall be taken from each bin in order to make this determination. These samples shall be properly designated by the adjuster to correspond with the bin numbers. The adjuster shall note in Part III where the tests were made, the actual test weight per bushel and the percent of moisture contained in the beans.

Column Q: Enter the product of (1) column P and (2) the percentage of defects (if any) by weight removed by milling or screening, as determined from a representative sample.

Column R: In the case of farm stored beans enter the result obtained by subtracting the quantity shown in column Q from the quantity shown in column P. In the case of warehouse stored beans or beans sold enter the weight of the cleaned beans.

Column S: Enter the product of (1) the percentage of moisture contained in the cleaned beans minus 18 percent and (2) column R. On farm stored beans the percentage of moisture shall be considered to be 18 percent unless the insured believes the moisture content is higher. If so, a moisture test should be made.

Column T: Enter the result obtained by subtracting the quantity, if any, shown in column S from the quantity shown in column R.

Column U: Enter the applicable grade or percent of pick. (Care should be exercised by the adjuster in obtaining the exact grade or pick of the beans.) (See Supplement 1.) If the quality is so low that a price for valuing production is not shown by grade or pick on the price schedule, the lesser of (1) the lowest price on the schedule or (2) the market value per cwt. shall be entered. The market value is not necessarily what the insured receives for his beans but should be a fair market value as determined by the adjuster. Where a net market value is used which reflects a moisture content in excess of 18 percent disregard any previous

moisture allowance. If a market value is used in place of the grade or pick the letters MV shall be placed in column U and an explanation covering the basis of the valuation should be entered in Part III.

Item 2: Enter the name(s) and address(es) of the warehouse(s), or person(s) with which any beans produced on the insurance unit are stored or to whom they have been sold with appropriate cross-reference to item 1, column I.

Item 3: Enter the date upon which the threshing or combining of the beans from the insurance unit was completed. If a part of the crop was either threshed or combined a considerable time in advance of the rest of the crop, the date of the completion of both periods of harvest shall be entered.

4. Part III - Adjuster's Narrative Report

Part III shall be completed each time a Form 863-B is prepared. The Director shall outline for the adjuster the information which he thinks the Corporation will need in the final determination of the loss, if any, and instruct the adjuster to enter in Part III whatever of that information is available.

Any causes of damage not included in Part I, and the dates thereof shall be entered in Part III. When any damage is due to an uninsured cause, enter a full explanation and set forth the extent of such damage, including the number of acres damaged and the appraised reduction in production per acre due to such damage and a statement to the effect that it has been discussed with the insured. A notation describing the condition of all the acreage of the insured crop on the farm which is not accounted for in Part I shall be included in Part III.

Where an inspection is being made during the growing season, the adjuster shall determine whether the acreage of beans in all fields or tracts on the unit (or part thereof covered by Form 863-B) approximates the reported acreage as shown on Form 8. If, in his opinion, there is a substantial difference between the two figures, an explanation of why such difference exists shall be entered in Part III.

a. Sketch Map of Insurance Unit

The adjuster shall make a rough sketch of the entire insurance unit in the space provided. (If more than one Form 863-B is prepared for an insurance unit to cover different areas, interest, etc., only one of the forms need show a sketch of the insurance unit.) The following data shall be entered in or near each field or tract on the sketch map (or in the Narrative Report where there is insufficient space on the sketch map):

- (1) An identifying field or tract symbol (A, B, C, 1, 2, 3, NW, SE, etc.)
- (2) Condition of the crop at the time of the inspection.
- (3) Any measurements taken or land-marks used or to be used in determining the acreage.

b. Date and Signature: In the space provided above Part III, the adjuster shall sign Form 863-B and enter the date on which the inspection is made. The signature of the insured should also be obtained but if not, a statement as to why it was not practicable to do so shall be included in Part III.

Form 863-B shall be distributed in accordance with Section V.

SECTION II. ADJUSTMENT OF CLAIMS

Subsection A. General

1. Responsibilities of the insured:

- a. If a loss is probable the insured is required to submit notice to the county office immediately after any material damage to the insured crop during the growing season.
- b. The insured is required to submit a notice of loss to the county office within 15 days after the completion of harvest or after the end of the insurance period, whichever occurs first, if a loss has been sustained on the insurance unit. If notice of loss is not given within 15 days after threshing is completed the Corporation reserves the right to reject any claim for indemnity. This provision is essential in order that inspections may be made while the facts can best be determined.
- c. The insured shall submit claim for loss within 60 days after the time of loss. (In case all of the acreage on the insurance unit is released prior to harvest, the time of loss is the date of the damage resulting in the release. In case the threshing is completed for the insurance unit prior to the end of the insurance period the time of loss is the date of completion of threshing or removal from the field. In case threshing is not completed for the insurance unit or the beans removed from the field prior to the end of the insurance period, the end of the insurance period is the time of loss.) If the claim is submitted more than 60 days after the time of loss see Section III. C. hereof.
- d. The insured shall use Form FCI-867-B, "Statement in Proof of Loss" (herein called Form 867-B) in submitting a claim for loss.
- e. The insured shall establish that the amount of any loss for which claim is made has been directly caused by one or more of the hazards insured against by the contract during the term thereof, and that the loss has not arisen from or been caused by, either directly or indirectly, any of the hazards not insured against.

2. Responsibilities of the adjuster:

- a. In making each inspection in connection with a claim for loss, the adjustor shall determine the time of loss on the insurance unit as

set forth in subsection A. 1. b. above, and compare this date with the date the insured gave notice of loss at the county office, as shown on Form 8. If the notice of loss was given more than 15 days after the time of loss the case shall be handled as provided in Section III.B. hereof.

- b. The adjuster shall not approve a Form 867-B until he has (1) inspected all fields or tracts included in the insurance unit, (2) determined the acreage planted to beans on the insurance unit, (3) verified to his satisfaction the production of beans and the quality thereof for the insurance unit, (4) made any necessary appraisals of production per acre, and (5) determined that the loss is due to insurable causes.
- c. The adjuster shall not approve a Form 867-B before the end of the insurance period as long as there is any reasonable possibility of threshing any production from the insurance unit at a later date.

Subsection B. General Instructions Applicable to Preparation of Form 867-B

1. A separate Form 867-B (or a "master" and "supplemental" Forms 867-B, where subsection D of this Section applies) shall be prepared for each insurance unit on which a loss is claimed.
2. Where the insured fails to establish and maintain separate records of production for each insurance unit and all the acreage from which production is commingled is insured, the case shall be handled in accordance with subsection D, paragraph 4, of this Section. However, if the adjuster feels that insurance with respect to such insurance units should be voided, he shall prepare Form FCI-6, "Statement of Facts," setting forth the facts which he feels justify this action and his recommendation and the Form 867-B shall not be signed. In such case if the insurance for such insurance units is voided, the insured may still be required to pay the current premium.
3. Where the insured fails to establish and maintain separate records of production for acreage to which insurance did not attach and such production is commingled with production from insured acreage, the production from the "unclassified" acreage will be considered to have been produced on the insured acreage and the loss adjusted in the usual manner.
4. The insured and the adjuster certify only to the basic data appearing on Form 867-B, which include the measured acreages, the insured interest, the production to be counted, the U. S. grade or percent of pick, the price for valuing production only when the market value is applicable, and the causes of damage. Therefore, the adjuster shall complete Form 867-B only to the extent provided hereinafter.
5. Where it appears that there will be no loss on the insurance unit or where the insured requests advice as to the approximate amount of indemnity he may expect to receive, the adjuster may perform the necessary computations on a scratch pad and advise the insured accordingly. If there is no loss, the adjuster should explain to the insured why there is no loss.

6. In all cases the insured shall be advised that the required computations will be made by the Corporation and that his copy of Form 867-B will be mailed to him after the audit is completed.
7. Where a statement of facts is required, Form FCI-6, "Statement of Facts," should be used to record the necessary information. In cases where more than one statement of facts is required, all such statements may be entered on the same Form FCI-6, insofar as space permits.

Subsection C. Preparation of Form 867-B for Usual Cases

1. The instructions set forth in this subsection apply in all cases where (a) the insured has the same share in all the acreage of the insured crop on the insurance unit, (b) the same coverage per acre is applicable to the entire unit, (c) there has been no transfer of interest in the insured crop on the insurance unit, and (d) only one class of insurable beans is grown on an insurance unit (pea and medium white beans shall be treated as one class). In all other cases Form 867-B shall be prepared in accordance with subsection D of this section. Entries shall be made, where applicable, in all of the spaces where there are solid lines. The spaces where there are dotted lines are provided for computations in the state and branch offices.
2. Form 867-B is a Rediform set consisting of an original and three copies, and shall be prepared as follows:

a. Heading

These entries are self-explanatory. The name of the insured on Form 867-B should agree with the name as it appears on the contract. If it does not agree a Form 6 fully explaining the revision shall be attached.

b. Boxes

Box A: Enter the total reported acreage for the insurance unit as shown on the application or the last approved acreage report if one is submitted.

Box B: Enter the measured acreage planted to beans on the insurance unit, (excluding (1) any acreage on which the bean crop is destroyed or substantially destroyed at a time that it could be replanted to beans and such acreage is not replanted to beans, (2) any acreage initially planted to beans too late to expect a normal crop to be produced, (3) new ground acreage, (4) acreage planted to beans the first year after being leveled, and (5) in Torrance County, acreage planted to beans the first year such acreage is irrigated). This acreage shall be accurately determined by the adjuster unless acceptable records of measurement are on file in the county office. All possible use shall be made of permanent field acreages established under other agricultural programs and on file in the county office. Measuring equipment shall be checked for accuracy and corrected, where necessary, prior to its use. Where applicable, the adjuster shall advise the insured of the following:

- (1) If the measured acreage is less than the reported acreage the loss, if any, will be settled on the basis of the measured acreage and the premium will be adjusted accordingly;
- (2) If the measured acreage exceeds the reported acreage, the loss which would otherwise be determined will be reduced proportionately unless the provisions of paragraph (3) below are applicable;
- (3) Where different premium rates are established for (or the insured has different shares in the crop on) parts of the insurance unit, the loss on the planted acres will be reduced on the basis of the ratio of the premium computed for the reported acreage to the premium computed for the measured acreage in cases where the premium computed for the measured acreage is larger.

Box C: Enter the coverage and rate area number applicable to the insurance unit as shown on the crop insurance map. Where the same coverage per acre applies to all of the acreage on the insurance unit but different premium rates are applicable to parts of the acreage, enter above box C the acreage in each coverage and rate area followed by a dash and the area number. For example: 40 acres - Area 1 and 30 acres-Area 2.

In Huron County, Michigan and Wayne and Livingston Counties, New York the word "Level" to denote the level of insurance and the applicable of either 1 or 2 shall be added after the area number. In Torrance County, New Mexico, the area number shall be followed by a dash and the applicable or I or NI to denote irrigated or non-irrigated acreage.

Box D: Enter the insured interest in the bean crop on the insurance unit, which shall be the smaller of (1) the reported share in the crop as shown on the application or the last approved acreage report, if one is submitted, or (2) the actual share in the crop at the beginning of harvest or time of loss, whichever occurs first. This entry shall be shown as a percentage, rounded to the nearest tenth of a percent. Where the insured interest entered in box D is less than the reported interest shown on the application or the last approved acreage report is one is submitted, Form FCI-6 explaining the discrepancy shall be attached.

c. Part I. Production, Valuation and Coverage Data for the Insurance Unit

The following important factors shall be kept in mind in preparing Part I:

- (1) In connection with any computation, rounding shall be performed as follows: Carry the computation one digit beyond the digit to be rounded. If the last digit is 5 or larger, round upward; if the last digit is 4 or smaller, disregard it.
- (2) All acreage figures shall be rounded to tenths of an acre. All production figures shall be rounded to pounds.
- (3) The sum of the entries in column E must equal the measured acreage in box B.
- (4) The Data Tables shown in Supplement 1 shall be used where applicable.

Item 1. Column E: Enter the measured acreage of beans (on the insurance unit) released before pulling or cutting.

Column F: Enter the total appraised production to be counted. This shall be the number of cwt. by which the actual appraisal for the acreage (the sum of each such acreage times the actual appraisal shown in column E of Form 863-B) exceeds the product of such acreage and the applicable allowance shown in Supplement 1.

In cases where the insurance unit involves two or more released tracts with different per acre appraisals, the total appraised production for all acreage shall be the sum of the total appraisal for all such acreages and the total allowance shall be the sum of the allowances computed for all such acreages. The quantity by which the total appraised production for all such acreages exceeds the total allowance for all such acreages shall be the production to be counted and entered in column F.

Column G: Enter the applicable grade or pick as shown in Supplement 1.

Item 2, column E: Enter the measured acreage of beans (on the insurance unit) released after being pulled or cut but before being threshed.

Column F: Enter the total appraised production to be counted. This shall be the number of cwt. by which the actual appraisal for the acreage (the sum of each such acreage times the actual appraisal shown in column E of Form 863-B) exceeds the product of such acreage and the applicable allowance shown in Supplement 1.

In cases where the insurance unit involves two or more released tracts with different per acre appraisals, the total appraised production for all acreage shall be the sum of the total appraisal for all such acreages and the total allowance shall be the sum of the allowances computed for all such acreages. The quantity by which the total appraised production for all such acreages exceeds the total allowance for all such acreages shall be the production to be counted and entered in column F.

Column G: Enter the applicable grade or pick as shown in Supplement 1.

Item 3, Column E: Enter the measured acreage of beans (on the insurance unit) from which beans were threshed.

Column F: Enter the actual production of beans threshed. Where sales slips show that more than one grade or pick is applicable to parts of this production or where the grade or pick on parts of the production stored is different the production of each different grade or pick shall be listed on a separate line in item 3, column F.

Column G: Enter the pick or grade applicable to each portion of the production shown in item 3. If in very exceptional cases where the contract provides that the market value is applicable, as explained in Section I. B. 3. (for column U of Form 863-B), enter the letter M in column G and enter the market value per cwt. in column H.

Item 4, Column E: Enter in column E the measured acreage (on the insurance unit) put to other use without the consent of the Corporation.

Column F: Enter the appraised production for such acreage which shall not be less than the product of (1) the acreage in column E and (2) the applicable minimum appraised production per acre shown in Supplement 1.

Column G: Enter the applicable grade or pick shown in Supplement 1.

Item 5, Column E: Enter in column E (or to the left thereof if the acreage has previously been entered in column E) the measured acreage on which production has been reduced solely because of damage due to causes not insured against.

Column F: Enter the appraised production for such acreage which shall not be less than the product of (1) the acreage in column E and (2) the applicable minimum appraised production per acre shown in Supplement 1, minus (3) any threshed beans.

Column G: Enter the applicable grade or pick shown in Supplement 1.

Item 6, Column E: Although no entry is required in column E, enter to the left of that column the measured acreage on which the production has been reduced due both to causes insured against and to causes not insured against. Insert to the right of the acreage figure the uninsured cause of damage.

The causes of loss not insured against include the following (but are not limited to)

- (1) Failure to follow recognized good farming practices, which includes but is not limited to, use of defective or unadapted seed, failure to plant the proper quantity of seed, failure properly to prepare the land for planting or properly to plant, care for or harvest and thresh the bean crop (including unreasonable delay thereof);
- (2) Following different fertilizer or farming practices than those considered in establishing the coverage;
- (3) Planting beans on land which is generally not considered capable of producing a crop comparable to that produced on the land considered in establishing the coverage;
- (4) Planting excessive acreage under abnormal conditions;
- (5) Planting another crop with the beans or in the growing bean crop;
- (6) Planting beans under conditions of immediate hazard;
- (7) Inability to obtain labor, seed, fertilizer, machinery, repairs, or insect poison;

- (8) Breakdown of machinery, or failure of equipment due to mechanical defects;
- (9) Neglect or malfeasance of the insured or any other person in his household or employment connected with the farm as tenant or wage hand;
- (10) Domestic animals or poultry;
- (11) Theft;
- (12) Failure to provide adequate casing or properly to adjust the pumping equipment in the event of a lowering of the water level in pump wells when such adjustment can be made without deepening the well;
- (13) Failure properly to apply irrigation water to beans in proportion to the need of the crop and the amount of water available for all irrigated crops; or
- (14) Shortage of irrigation water on any farm where the Corporation determines that the total acreage of all irrigated crops on the farm is in excess of that which could be irrigated properly with the facilities available and with the supply of irrigation water which could be reasonably expected.

Column F: Enter the appraisal by which production on the acreage has been reduced due entirely to causes not insured against.

Column G: Enter the grade or pick used to value other beans from that acreage.

- d. Item 7: Totals shall be computed and entered in columns E and F.
- e. Parts II and III: The adjuster shall not make entries in these parts.
- f. Part IV. Causes of Damage Insured Against

No uninsured cause of damage shall be entered in Part IV. Each insured cause of damage shall be specifically stated, as provided below, and shall be entered on a separate line, unless there are more than three such causes.

Items 14, 15, and 16: Enter the primary, secondary, and other contributing insured causes of damage to the bean crop, together with the approximate date each cause of damage occurred and the estimated percent contribution of each such cause to the total loss on the insurance unit due to causes insured against. The entries in the column headed "Estimated Percent Contribution" shall total 100 percent. The various insured causes of damage, which shall be used as a guide for uniformity, are listed below:

Lightning	Hurricane
Drought	Hot Winds (including excessive heat)
Hail	Tornado
Fire	Windstorm
Wild life (animals or birds)	(Plant diseases (which could not be prevented by the insured)
Flood (overflow or backwater)	(Insects insured)
Excessive moisture (rain or seepage)	
Frost, Freeze, or Snow	Shortage of irrigation water

If any part of the loss is due to an act of a person(s), the adjuster shall prepare a Form FCI-6, setting forth the name of the person(s), if possible, and the amount of loss caused by such person(s). Form FCI-6 shall be attached to Form 867-B.

g. Part V. Certification

Item 17: By signing Form 867-B the insured gives the Corporation the right of recovery against any person(s) for damage to the bean crop to the extent that payment for loss resulting from such damage is made to the insured by the Corporation. If applicable, the insured shall be advised of this fact and also that he is not to make any settlement with, or execute a release to, such person(s).

Enter in the space provided either "yes" or "no" to the question whether a collateral assignment is outstanding. If a Form FCI-20, "Collateral Assignment," approved by the Corporation, is on file in the county office, "no" shall not be entered until the adjuster determines that the assignee has released the assignment in writing. Where "yes" is entered, and the insured wants the assignee to be paid separately to the extent of the cash amount of the assignment, a statement to this effect, signed by the insured, must accompany the Form 867-B. If the statement provides for the issuance of a separate check to the insured and a separate check to the assignee for an amount less than that shown on the assignment, it must also be signed by the assignee. If no such statement is attached, a joint check will be issued. In any case where the adjuster feels that difficulties would arise out of the issuance of a joint check he should make a reasonable effort to effect an agreement between the assignor and the assignee as provided above for the issuance of separate checks.

Wherever possible, the adjuster shall review Form 867-B and determine that all necessary entries have been made thereon before it is signed by the insured. After the form is signed by the insured, no person, unless so directed by the insured, has authority to change or enter thereon any data certified to by the insured. If after the form has been filed by the insured it is found that any of the basic data shown thereon are incorrect, the case shall be handled in accordance with the procedure set forth in Section III. A. hereof.

The insured (or other eligible claimant) shall sign and enter the date in the spaces provided in item 17. Before signing, he should be cautioned that his signature must agree with the name in the heading of Form 867-B, and where applicable, with his signature on the contract. The signature must actually be affixed by the insured (or

other eligible claimant) whose name appears in the heading of Form 867-B, or by his authorized representative. If the signature is affixed in a representative capacity, the adjuster must determine that a power of attorney or other acceptable evidence is on file in the courthouse or the county office authorizing the person to sign in the capacity in which he signs.

Item 18: The adjuster shall not approve the Form 867-B until all basic data have been entered thereon and until it has been signed by the insured.

If, after the insured has signed the form, the adjuster can certify to the statements in item 18, he shall sign and date the form in the spaces provided.

Item 19: This item is for the use of the Director.

h. Boxes Designated "For Branch Office Use Only"

The adjuster shall make no entries in these boxes, which will be used by the Corporation in notifying state and county offices of changes in the premium for the contract in each case where the measured acreage shown on Form 867-B is less than the reported acreage for the insurance unit, thus eliminating the preparation of "revised" acreage reports by the Corporation.

i. Applicable only in Counties where Two or More Classes of Beans are Insured

In each case where an insured grows two or more classes of insurable beans the data on the Forms 867-B shall be summarized on a master Form 867-B in accordance with instructions in Subsection D. 4.

Subsection D. Preparation of Form 867-B for Unusual Cases

1. Where the Insured has Different Shares in Parts of the Bean Crop on the Insurance Unit

A separate Form 867-B shall be prepared for each acreage of the bean crop on the insurance unit on which the insured has a different share. (For example: If the insured has 75 percent interest in 30 acres of the bean crop and 50 percent interest in 20 acres of the bean crop on the same insurance unit, one Form 867-B shall be prepared for the 30 acres and another Form 867-B shall be prepared for the 20 acres.) The word "supplemental" shall be entered immediately above the title on each of these forms. After the "supplemental" forms have been prepared as provided below, the entries thereon shall be summarized and entered on a Form 867 which shall be identified by entering the word "master" immediately above the title. These "supplemental" forms and the "master" form shall be prepared as follows:

a. "Supplemental" forms

(1) Heading

Complete the heading in the usual manner; (see subsection C of this section).

(2) Boxes

Boxes A and B: Enter the reported acreage and the measured acreage respectively, for the part of the insurance unit covered by the "supplemental" form.

Box C: Complete this box in the usual manner.

Box D: Enter the insured interest in the acreage covered by the "supplemental" form, determined in accordance with the instructions for box D in subsection C of this section.

(3) Part I

Enter all the data applicable to the acreage covered by the "supplemental" form. These data shall be entered in accordance with the applicable instructions in subsection C of this section.

(4) No other entries shall be made on the supplemental forms.

b. "Master" Form

(1) Heading

Complete the heading in the usual manner; (see subsection C of this section).

(2) Boxes

Boxes A and B: To obtain the entry for each of these boxes for the "master" form, add the entries appearing on all "supplemental" forms for that box and enter the sum thereof on the "master" form.

Box C: Complete this box in the usual manner.

Box D: Enter the word "Varying."

(3) Part I

To obtain the entry for item 7, column E of the "master" form, add the entries appearing on the "supplemental" forms for item 7, column E, and enter the sum thereof on the "master" form.

To obtain the entry for item 7, column F of the "master" form, add the entries appearing on the "supplemental" forms for item 7, column F, and enter the sum thereof on the "master" form.

No further entries are necessary in Part I.

(4) Complete the balance of the "master" form in accordance with the instructions in subsection C of this section.

2. Where Different Coverages Per Acre have been Established for Parts of the Insurance Unit

A separate Form 867-B shall be prepared for each acreage of the bean crop on each part of the unit for which a different coverage per acre has been established. In addition, if the insured has different shares in parts of the insured acreage to which the same coverage per acre applies, a separate Form 867-B shall be prepared for each acreage in which the insured has a different share. The word "supplemental" shall be written immediately above the title on each of these forms. After the "supplemental" forms have been prepared as provided below, the entries thereon shall be summarized and entered on a Form 867-B which shall be identified by entering the word "master" immediately above the title. These "supplemental" forms and the "master" form shall be prepared as follows:

a. "Supplemental" Forms

(1) Heading

Complete the heading in the usual manner.

(2) Boxes

Boxes A and B: Enter the reported acreage and measured acreage, respectively, for the part of the unit covered by the "supplemental" form.

Box C: Enter the area number applicable to the part of the unit covered by the "supplemental" form.

Box D: Complete this box in the usual manner, except where paragraph 1 of this subsection is applicable.

(3) Part I

Enter all the data applicable to the acreage covered by the "supplemental" form.

(4) No other entries shall be made on the "supplemental" forms.

b. "Master" Form

(1) Heading

Complete the heading in the usual manner.

(2) Boxes

Boxes A and B: To obtain the entry for each of these boxes for the "master" form, add the entries for that box appearing on all "supplemental" forms covering parts of the unit, and enter the sum thereof on the "master" form.

Box C: Enter the area numbers for all "supplemental" forms covered by the "master" form.

Box D: Complete this box in the usual manner unless the insured has varying interests, in which case enter the word "Varying."

(3) Part I

To obtain the entry for item 7, column E of the "master" form, add the entries appearing on the "supplemental" forms for item 7, column E, and enter the sum thereof on the "master" form.

To obtain the entry for item 7, column F of the "master" form, add the entries appearing on the "supplemental" forms for item 7, column F and enter the sum thereof on the "master" form.

No further entries are necessary in Part I.

(4) Complete the balance of the "master" form in accordance with the instructions in subsection C of this section.

3. Where There has been a Transfer of Interest in the Bean Crop on the Insurance Unit

The contract provides that in the event of a transfer of interest, the Corporation shall not be liable for a greater indemnity than would have been paid had the transfer not taken place.

a. Transfer of All or a Part of the Insured Interest in All of the Insured Acreage on the Insurance Unit

Prepare Form 867-B in the usual manner, except that the name of the insured and the insured interest (Box D) shall be determined on the basis of the insured interest of the original insured and the information shown on FCI-21-Revised, "Transfer of Interest."

b. Transfer of All the Insured Interest in a Part of the Insured Acreage on the Insurance Unit

(1) If neither paragraph 1 nor paragraph 2 of this subsection applies and only one transfer has been made:

(a) Draw a vertical line through the center of columns E, F, and G.

(b) To the left of the vertical line enter the data for the entire insurance unit.

(c) To the right of the vertical line enter the data for one of the following: (1) if the transferee is submitting the claim, enter the data for the acreage transferred, or (2) if the transferor is submitting the claim, enter the data for the acreage not transferred.

(d) Otherwise prepare the Form 867-B in the usual manner.

(2) If neither paragraph 1 nor paragraph 2 of this subsection applies and two or more transfers have been made:

- (a) Prepare a Form 867-B for each individual (transferor and transferee) who has an insured interest under the contract at the time of loss. These forms shall be prepared in the usual manner except that the words "Transfer of Interest - data for a part of the insurance unit," shall be entered above the title.
- (b) Prepare a Form 867-B covering the entire insurance unit. The words "Transfer of Interest - Data for entire insurance unit" shall be entered above the title of the form. It should be prepared as if no transfer of interest had taken place and should be completed only through Part I.
- (c) All Forms 867-B prepared for the parts of the insurance unit as well as the one prepared for the entire insurance unit shall be submitted together.

c. Where there is a Transfer of Part of the Insured Interest in a Part of the Insured Acreage on the Insurance Unit, or Where there is One or More Transfers and Paragraph 1 or Paragraph 2 of this Subsection Applies to the Original Insured

- (1) Prepare a Form 867-B for:
 - (a) The insured acreage on the insurance unit for each individual transferor or transferee (and, where applicable, each acreage of the bean crop on the insurance unit on which each individual has a different share, or for which a different coverage per acre has been established).
 - (b) If more than one Form 867-B is prepared for the same insured, a "master" Form 867-B shall be prepared consolidating such data in the manner shown in paragraph 1.
 - (c) The entire insurance unit as if no transfer has taken place.
- (2) Prepare these Forms 867-B in accordance with the instructions contained in paragraph 3. b. (2). above.

4. Where Two or Three Insurable Classes of Beans are Produced on One Insurance Unit (Pea and medium white beans will be treated as one class.)

A separate Form 867-B shall be prepared for acreage planted to each class of insurable beans on an insurance unit (or for each part of an insurance unit where either paragraph 1, 2, or 3 of this subsection applies). The word "supplemental" shall be written immediately above the title on each of these forms. After the "supplemental" forms have been prepared as provided below, the entries thereon shall be summarized and entered on a Form 867-B which shall be identified by entering the word "master" immediately above the title. These "supplemental" forms and the "master" form shall be prepared as follows:

a. "Supplemental" Forms

(1) Heading

Complete the heading in the usual manner.

(2) Boxes

Boxes A and B: Enter the reported acreage and the measured acreage respectively for the part of the insurance unit covered by the "supplemental" form.

Boxes C and D: Complete these boxes in the usual manner.

(3) Part I

Enter all the data applicable to the acreage covered by the "supplemental" form. These data shall be entered in accordance with the applicable instructions in subsection C of this section.

(4) Part V

Complete items 17 and 18 in the usual manner.

(5) No other entries shall be made on the "supplemental" forms.

b. "Master" Form

(1) Heading

In the space for Class of Beans insert the names of the insurable classes of beans shown on each "supplemental" form. The balance of the heading shall be completed in the usual manner.

(2) Boxes

Boxes A and B: To obtain the entry for each of these boxes for the "master" form, add the entries appearing on the "supplemental" forms for that box and enter the sum thereof on the "master" form.

Box C: Complete in the usual manner.

Box D: Complete in the usual manner except that the word "varying" should be entered where applicable.

(3) Part I

To obtain the entry for item 7, column E of the "master" form, add the entries appearing on the "supplemental" forms for item 7, column E and enter the sum thereof on the "master" form.

To obtain the entry for item 7, column F of the "master" form, add the entries appearing on the "supplemental" forms for item 7, column F and enter the sum thereof on the "master" form.

No further entries are necessary in Part I.

(4) Complete the balance of the "master" form in accordance with the instructions in subsection C of this section.

5. Where the Insured Commingles Production from Two or More Insurance Units and Fails to Maintain Separate Records of Production for Each Insurance Unit and All the Acreage from which Production is Commingled is Insured

- a. Prepare Form(s) 867-B for each insurance unit in accordance with subsection C of this section or paragraphs 1, 2, 3, or 4 of this subsection, whichever is applicable, except as follows:
 - (1) In addition to any identification of the form as required above, enter the words "Part of a combination" immediately above the title on each of these forms.
 - (2) Enter the word "Commingled" in item 3, column F, on each of those forms, and where applicable, in item 2 in column F.
- b. Prepare a Form 867-B consolidating the data for all of the insurance units in accordance with paragraphs 1, 2, 3, or 4 of this subsection, whichever is applicable, except as follows:
 - (1) Enter the words "Master - Combination" immediately above the title on this form.
 - (2) The insurance unit number of all units involved shall be entered in the space provided.
 - (3) Delete the word "Reported" over box A and insert above the deletion the word "Insured."
 - (4) Enter in box A the sum of the insured acreages for all of the insurance units involved. (The insured acreage for each insurance unit is the smaller of the entry in box A or the entry in box B on the form prepared for the insurance unit.)
 - (5) Enter in item 2, column F, the appraised production for all of the commingled production which is pulled but not threshed.
 - (6) Enter in item 3, column F, all of the commingled threshed production. If more than one grade or pick is applicable show the production for each grade or pick on a separate line.

6. Other Unusual Cases

If a case arises which because of some special circumstance is meritorious but which is not specifically covered by this procedure or if the application of this procedure results in an undue hardship on the insured, the case should be submitted in accordance with General Procedure 4.

Subsection E. Cases Where the Insured and Adjuster Cannot Agree

If the insured and the adjuster cannot agree on the basis for settlement of a loss claim the case shall be referred to the supervisor. If the insured and

the supervisor cannot agree, two Forms 867-B shall be prepared, one showing the data submitted by the insured and signed only by him, and the other showing the data determined by the supervisor and signed only by him. The supervisor shall submit both forms to the Director in accordance with General Procedure 4. If the insured does not file his Form 867-B at that time, he shall be advised by the supervisor that such Form 867-B must be filed not later than 60 days after time of loss. Every effort should be made to handle these cases as promptly and speedily as possible.

Subsection F. Transmitting Forms 867-B to the Director

The adjuster shall forward daily to the Director all copies of all completed Forms 867-B. All copies of any Form(s) FCI-6 prepared as provided in this procedure shall be attached to the related Form 867-B.

SECTION III. CORRECTED FORMS 867-B, DELAYED NOTICES OF LOSS OR FORMS 867-B

Subsection A. Corrected Forms 867-B

If after a Form 867-B has been filed by the insured it is found that the basic data thereon are incorrect because of a bona fide error on the part of the insured or the adjuster, a corrected Form 867-B (plainly marked "corrected" in the heading thereof) shall be prepared and signed both by the insured and the adjuster. (However, unless the correction would change the indemnity as much as \$5.00, a "corrected" Form 867-B may not be approved by the Director.)

In addition, the adjuster shall prepare Form FCI-6 fully explaining how the error occurred and including all facts pertinent to the case. The Form FCI-6 shall be attached to the "corrected" Form 867-B and transmitted promptly to the Director, together with the Form 867-B originally filed by the insured, if such form has not already been transmitted. In no case shall the Form 867-B originally filed by the insured be destroyed.

If after a Form 867-B has been filed by the insured it is found that the basic data thereon are incorrect and it appears that the insured may have acted in bad faith by concealing some material fact, the adjuster shall prepare a Form FCI-6 setting forth all pertinent facts regarding the case. This Form FCI-6 shall be transmitted promptly to the Director. If the insured wishes to file a "corrected" Form 867-B in such cases, the adjuster shall not sign such form but shall attach thereto the Form FCI-6. The Form 867-B originally filed by the insured shall, of course, be transmitted promptly to the Director in all cases, if such form has not already been transmitted.

It will not be necessary to prepare a "corrected" Form 867-B if the basic data on the original form is correct and settlement has been made in a lesser amount than the correct indemnity and the insured is requesting the additional amount.

Subsection B. Delayed Notice of Loss

1. If the notice of loss was given more than 15 days after the time of loss but in sufficient time that a Form 867-B could be filed within the

60-day period after the time of loss, the insured shall be informed of the requirement of the contract for giving notice within 15 days after the time of loss. The adjuster shall request the insured to submit along with the Form 867-B, if one is filed, a statement showing the reasons for the delay in filing a notice of loss. In these cases, the adjuster shall prepare Form FCI-6 showing (a) the portion of the acreage on which evidence that beans were raised thereon is present at the time of inspection, (b) whether he was able to accurately determine the actual acreage, (c) the method used in determining the actual production and the quality thereof, (d) whether he is entirely satisfied that all production was accounted for, (e) whether he feels certain that he was able to ascertain the extent of any uninsurable cause of loss and the method of making per acre appraisals for such causes, (f) in what respects the evidence with regard to acreage, production, and quality is or is not as satisfactory as it would have been if the notice had been submitted within 15 days, and (g) any other facts which he considers pertinent to the case.

2. Where it is evident when the adjuster receives Form 8 that it will not be possible for the insured to file a Form 867-B within the 60-day period after the time of loss, he should act under existing instructions from the Director for such cases or request instructions from the Director as to whether he should make an inspection.

Where it is not evident at the time the adjuster receives the Form 8 that it will not be possible for the insured to file a Form 867-B within the 60-day period after the time of loss, but he finds upon inspection that the notice was given too late to permit the inspection to be made and the Form 867-B to be filed within this period, the adjuster shall make the inspection, prepare Form 863-B and obtain from the insured a written statement as to the reason for the delay in filing the notice of loss, and submit the case to the Director for consideration without preparing a Form 867-B. However, if the insured insists upon filing a Form 867-B in cases of this kind, he should be permitted to do so but he should be informed of the 15-day provision for reporting loss to the county office and the 60-day provision for filing a Form 867-B, but the adjuster should not sign these Forms 867-B indicating his approval.

Subsection C. Delayed Forms 867-B

The contract provides that the Form 867-B shall be filed not later than 60 days after the time of loss, unless the time for filing the claim is extended in writing by the Corporation. This 60-day period will not be extended except in the most meritorious cases. Where a Form 867-B is submitted more than 60 days after the time of loss as set forth in Section II. A. 1. b. hereof, the adjuster shall request the insured to submit along with the Form 867-B, a statement showing the reasons for the delay, in order that a determination may be made as to whether the extension is to be granted.

In those cases the adjuster shall prepare Form FCI-6 showing:

1. The portion of the acreage on which evidence that beans were grown thereon remains at the time of the inspection.
2. Whether the adjuster was able to accurately determine the actual acreage.

3. Method used in determining the actual production, the quality thereof, and per acre appraisals.
4. A comparison as to the per acre value of production reported by the insured and that produced for nearby farms.
5. Whether the adjuster is entirely satisfied that all production was accounted for.
6. Whether the adjuster feels certain that he was able to ascertain the extent of any uninsurable cause of loss and the method of making per acre appraisals for such causes.
7. In what respect the evidence with regard to acreage, production, and the quality thereof is or is not as satisfactory as it would have been if the notice had been submitted within 60 days.
8. Any other facts which the adjuster considers pertinent to the case.

SECTION IV. SETTLEMENT OF LOSS CLAIMS

The adjuster shall advise the insured that any claim for indemnity submitted in accordance with the contract and applicable procedures will be paid by the issuance of a check by the Corporation payable to and mailed to the person(s) entitled to such payment under the contract.

SECTION V. DISTRIBUTION OF FORMS

The following distribution shall be made of the forms used in this procedure:

Form 863-B

The state office copy shall be forwarded to the Director.

The insured's copy shall be given to the insured at the completion of the inspection.

The county office copy shall be filed in the insured's crop insurance folder on file in the county office.

Form 867-B

The adjuster shall forward all copies of Form 867-B, including the insured's copy, to the Director.

After a review thereof has been made by the Corporation, the insured's copy will be mailed to him, the state office copy will be filed in the related folder, and the county office copy will be forwarded to the county office for filing in the insured's crop insurance folder after any necessary corrections in the premium, as are indicated at the bottom of Form 867-B, are made on county office records of the insured's premium account.

Form FCI-15, "Transmittal Sheet"

Form FCI-15 will be prepared by the Director. The branch office copy shall be forwarded to the branch office together with Forms 867-B and attachments. The county office copy shall be forwarded to the county office. The state office copy shall be retained and filed in the state office.

June 15, 1949

1949 LOSS ADJUSTMENT MANUAL FOR DRY EDIBLE BEANS

SUPPLEMENT 1 -- NEW YORK

In preparing the Statement in Proof of Loss, Form 867-B and the Bean Inspection Report, Form 863-B, the following data should be used:

Wayne County, New York - Red Kidney Beans

LEVEL 1

Classification : Production to be counted (cwt. - : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 1.25 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
2	Count appraised production in excess of 0.53 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
4	Appraised production but not less than 3.85 cwt. per acre	4%
5	Appraised production but not less than 3.85 cwt. per acre (minus any threshed beans - net weight)	4%
6	Use actual appraisal	Enter pick used to value other beans from that acreage.

Wayne County, New York - Red Kidney Beans

LEVEL 2

Classification : Production to be counted (cwt. - : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 1.50 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
2	Count appraised production in excess of 0.64 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
4	Appraised production but not less than 4.65 cwt. per acre	4%
5	Appraised production but not less than 4.65 cwt. per acre (minus any threshed beans - net weight)	4%
6	Use actual appraisal	Enter pick used to value other beans from that acreage.

Livingston County, New York - Red Kidney BeansLEVEL 1

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 0.99 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
2	Count appraised production in excess of 0.42 cwt. per acre	Use 4% unless pick can be determined from a representative sample
4	Appraised production but not less than 3.06 cwt. per acre	4%
5	Appraised production but not less than 3.06 cwt. per acre (minus any threshed beans - net weight)	4%
6	Use actual appraisal	Enter pick used to value other beans from that acreage.

Livingston County, New York - Red Kidney BeansLEVEL 2

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 1.25 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
2	Count appraised production in excess of 0.53 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
4	Appraised production but not less than 3.85 cwt. per acre	4%
5	Appraised production but not less than 3.85 cwt. per acre (minus any threshed beans - net weight)	4%
6	Use actual appraisal	Enter pick used to value other beans from that acreage.

Supplement 1 -- New York -- Page 3

Livingston County, New York - Pea and Medium White Beans

LEVEL 1

Classification : Production to be counted (cwt.- : U S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and column (F) on 867-B : Column (G) on 867-B		
1	Count appraised production in excess of 1.21 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
2	Count appraised production in excess of 0.52 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
4	Appraised production but not less than 3.81 cwt. per acre	4%
5	Appraised production but not less than 3.81 cwt. per acre (minus any threshed beans - net weight)	4%
6	Use actual appraisal	Enter pick used to value other beans from that acreage

Livingston County, New York - Pea and Medium White Beans

LEVEL 2

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and column (F) on 867-B : Column (G) on 867-B		
1	Count appraised production in excess of 1.53 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
2	Count appraised production in excess of 0.66 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
4	Appraised production but not less than 4.80 cwt. per acre	4%
5	Appraised production but not less than 4.80 cwt. per acre (minus any threshed beans - net weight)	4%
6	Use actual appraisal	Enter pick used to value other beans from that acreage.

June 15, 1949

1949 LOSS ADJUSTMENT MANUAL FOR DRY EDIBLE BEANS

SUPPLEMENT 1 - MICHIGAN

In preparing the Statement in Proof of Loss, Form 867-B, and the Bean Inspection Report, Form 863-B, the following data should be used.

Huron County, Michigan - Pea and Medium White Beans

LEVEL 1

Classification : Production to be counted (cwt.-: U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B: Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 0.89 cwt. per acre	Use 4% unless pick can be determined from a representative sample
2	Count appraised production in excess of 0.38 cwt. per acre	Use 4% unless pick can be determined from a representative sample.
4	Appraised production but not less than 2.80 cwt. per acre	4%
5	Appraised production but not less than 2.80 cwt. per acre (minus any threshed beans - net weight)	4%
6	Use actual appraisal	Enter pick used to value other beans from that acreage

Huron County, Michigan - Pea and Medium White Beans

LEVEL 2

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 1.09 cwt. per acre	Use 4% unless pick can be determined from a representative sample
2	Count appraised production in excess of 0.47 cwt. per acre	Use 4% unless pick can be determined from a representative sample
4	Appraised production but not less than 3.42 cwt. per acre	4%
5	Appraised production but not less than 3.42 cwt. per acre (minus any threshed beans - net weight)	4%
6	Use actual appraisal	Enter pick used to value other beans from that acreage

Supplement 1 - Michigan - Page 2

Saginaw County, Michigan - Pea and Medium White Beans

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 1.09 cwt. per acre	Use 4% unless pick can be determined from a representative sample
2	Count appraised production in excess of 0.47 cwt. per acre	Use 4% unless pick can be determined from a representative sample
4	Appraised production but not less than 3.42 cwt. per acre	4%
5	Appraised production but not less than 3.42 cwt. per acre (minus any threshed beans - net weight)	4%
6	Use actual appraisal	Enter pick used to value other beans from that acreage

June 15, 1949

1949 LOSS ADJUSTMENT MANUAL FOR DRY EDIBLE BEANS

SUPPLEMENT 1 - COLORADO AND WYOMING

In preparing the Statement in Proof of Loss, Form 867-B, and the Bean Inspection Report, Form 863-B, the following data should be used.

Elbert County, Colorado - Pinto Beans

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 0.40 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
2	Count appraised production in excess of 0.17 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
4	Appraised production but not less than 1.19 cwt. per acre	No. 2
5	Appraised production but not less than 1.19 cwt. per acre (minus any threshed beans - net weight)	No. 2
6	Use actual appraisal	Enter grade or pick used to value other beans from that acreage.

Big Horn County, Wyoming - Great Northern Beans

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 2.18 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
2	Count appraised production in excess of 0.93 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
4	Appraised production but not less than 6.47 cwt. per acre	No. 2
5	Appraised production but not less than 6.47 cwt. per acre (minus any threshed beans - net weight)	No. 2
6	Use actual appraisal	Enter grade or pick used to value other beans from that acreage

Supplement 1 - Colorado and Wyoming - Page 2

Big Horn County, Wyoming - Pinto Beans

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 2.03 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
2	Count appraised production in excess of 0.87 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
4	Appraised production but not less than 6.02 cwt. per acre	No. 2
5	Appraised production but not less than 6.02 cwt. per acre (minus any threshed beans - net weight)	No. 2
6	Use actual appraisal	Enter grade or pick used to value other beans from that acreage

Goshen County, Wyoming - Great Northern Beans

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 2.13 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
2	Count appraised production in excess of 0.91 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
4	Appraised production but not less than 6.19 cwt. per acre	No. 2
5	Appraised production but not less than 6.19 cwt. per acre (minus any threshed beans - net weight)	No. 2
6	Use actual appraisal	Enter grade or pick used to value other beans from that acreage

Goshen County, Wyoming - Pinto Beans

Classification : Production to be counted (cwt.) : U.S. Grade or % of pick
as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and
on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 1.99 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
2	Count appraised production in excess of 0.85 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
4	Appraised production but not less than 5.90 cwt. per acre	No. 2
5	Appraised production but not less than 5.90 cwt. per acre (minus any threshed beans - net weight)	No. 2
6	Use actual appraisal	Enter grade or pick used to value other beans from that acreage

June 15, 1949

1949 LOSS ADJUSTMENT MANUAL FOR DRY EDIBLE BEANS

SUPPLEMENT 1 - IDAHO

In preparing the Statement in Proof of Loss, Form 867-B, and the Bean Inspection Report, Form 863-B, the following data should be used.

Jerome County, Idaho - Great Northern Beans

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 2.93 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
2	Count appraised production in excess of 1.25 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
4	Appraised production but not less than 8.69 cwt. per acre	No. 2
5	Appraised production but not less than 8.69 cwt. per acre (minus any threshed beans - net weight)	No. 2
6	Use actual appraisal	Enter grade or pick used to value other beans from that acreage

Jerome County, Idaho - Pinto Beans

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 2.70 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
2	Count appraised production in excess of 1.16 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
4	Appraised production but not less than 8.00 cwt. per acre	No. 2
5	Appraised production but not less than 8.00 cwt. per acre (minus any threshed beans - net weight)	No. 2
6	Use actual appraisal	Enter grade or pick used to value other beans from that acreage

Supplement 1 - Idaho - Page 2

Jerome County, Idaho - Small Red Beans

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 2.82 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
2	Count appraised production in excess of 1.21 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
4	Appraised production but not less than 8.36 cwt. per acre	No. 2
5	Appraised production but not less than 8.36 cwt. per acre (minus any threshed beans - net weight)	No. 2
6	Use actual appraisal	Enter grade or pick used to value other beans from that acreage

June 15, 1949

1949 LOSS ADJUSTMENT MANUAL FOR DRY EDIBLE BEANS

SUPPLEMENT 1 - NEW MEXICO

In preparing the Statement in Proof of Loss, Form 867-B, and the Bean Inspection Report, Form 863-B, the following data should be used.

Torrance County, New Mexico - Pinto Beans

Classification : Production to be counted (cwt.- : U.S. Grade or % of pick as shown by Item: net weight) Column (F) on 863-B : Column (U) on 863-B and on 867-B : and Column (F) on 867-B : Column (G) on 867-B

1	Count appraised production in excess of 0.40 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
2	Count appraised production in excess of 0.17 cwt. per acre	Use No. 2 unless grade or pick can be determined from a representative sample
4	Appraised production but not less than 1.19 cwt. per acre	No. 2
5	Appraised production but not less than 1.19 cwt. per acre (minus any threshed beans - net weight)	No. 2
6	Use actual appraisal	Enter grade or pick used to value other beans from that acreage

